



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Kranzley, Arthur D., *et al.*
Serial No. : 09/963,274 Examiner : Bayat, Bradley B.
Filed : May 19, 2000 Group Art Unit: 3621
For : A UNIVERSAL AND INTEROPERABLE SYSTEM AND METHOD
UTILIZING A UNIVERSAL CARDHOLDER AUTHENTICATION
FIELD (UCAF) FOR AUTHENTICATION DATA COLLECTION AND
VALIDATION

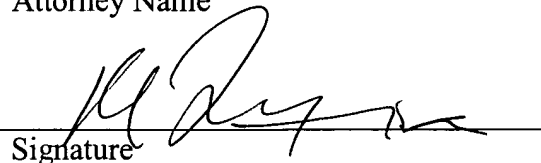
RESPONSE

I hereby certify that this paper is being deposited
with the United States Postal Service as first class mail in
an envelope addressed to: Commissioner for Patents, P.O.
Box 1450, Alexandria, VA 22313-1450, on:

July 25, 2005
Date of Deposit

Manu J. Teiwani
Attorney Name

37,952
PTO Registration No


Signature

July 25, 2005
Date of Signature

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir or Madam:

This paper is submitted in response to the Office Action mailed on July 7, 2004, for the
above-identified patent application. A three-month extension of time to respond to the Office
Action hereby requested. The required fee is enclosed herewith. Any additional fees can be
charged to our Deposit Account No. 02-4377.

The **Listing of Claims** begins on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.